

Certificate Number: 05781-NJ-DE-039567569

Bankruptcy Case Number: 20-15674



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 17, 2025, at 5:52 o'clock PM PDT, Javier Lazo completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 17, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President